

# A WOMAN'S GUIDE TO SOCIAL SECURITY

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**SOCIAL  
SECURITY**  
PARTNERSHIP  
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## A woman's guide to Social Security

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Almost all Americans—women, men, and children—have Social Security protection, either as workers or as dependents of workers. But certain things about Social Security are particularly relevant to women.

Take, for example, the woman who works in a job or profession throughout her adult life. She is covered under Social Security while she works, and she's earning credit toward a monthly income for her retirement. If she's married and has children, she's also earning Social Security protection for her family—protection over and above what they already have through her husband's work. The woman worker should know exactly what her Social Security coverage means to her.

Then there's the woman who leaves her career for a while to raise children and returns to work later. She should know about the impact this kind of work pattern has on future benefits.

Social Security is equally important to the wife who chooses not to work. She's covered under Social Security through her husband's work and should know about the benefits she can get if he retires, becomes disabled, or dies.

In addition, every woman should know how public pensions can affect Social Security benefits, what to do if she hires a household worker, and what happens if she changes her name.

This booklet isn't intended as a complete explanation of the Social Security program. It is simply a guide to those Social Security provisions that are, or can be, of particular interest to women. Most of the information in this booklet will be correct for a long time, but some may change. If you plan to act or delay acting based on it in the future, you may wish to contact a Social Security office to make sure the information is still current.

## **What the woman worker should know**

A woman who works earns Social Security protection not only for herself but also for her family.

Even if she is single and has no dependents, the Social Security credits she earns while she works count toward monthly benefits for the family she may have in the future.

This chapter explains the Social Security benefits payable when a woman worker becomes disabled, dies, or retires.

## **While you work**

You are earning Social Security disability and survivors insurance protection while you are working.

If you become disabled and can't work for a year or more, you can get disability checks provided you have worked long enough under Social Security. Your disability payments would start with the 6th full month of your disability—there's a 5-month waiting period—and would continue as long as you are disabled. If you receive disability payments for 24 months, you also will have Medicare protection.

(A note about Medicare: While you work, you earn credits toward Medicare protection for yourself and your family in the event that you or they ever need dialysis treatment or a kidney transplant for permanent kidney failure.)

Your unmarried children can get benefits, too, when you're disabled. Monthly checks are payable to children under 18, children who became disabled before 22 and remain disabled, and children 18 to 19 who are attending elementary or secondary school full time. This includes stepchildren and legally adopted children.

If he is 62 or older, your husband may qualify for payments when you're disabled. If he is under 62, he may qualify if he is caring for a child who is under 16 or disabled and entitled to benefits.

Both your widower and your children may receive monthly survivors checks if you should die. Survivors checks may be payable even if you only have 1½ years of work in the 3 years before you die.

If there are no children, your widower must be either 60 or older or between 50 and 60 and disabled to get survivors benefits on your work record.

There's also a lump-sum death payment of \$255 that may be payable to your widower or dependent children.

And, if you have dependent parents 62 or older, they may be eligible for payments if you die.

#### **If you interrupt your career**

For you or your dependents to get any Social Security benefits, you need credit for a certain amount of work. The amount of credit you need depends on when you reach 62, become disabled, or die. If you stop working before you earn enough Social Security credits, no benefits will be payable. But credits you have already earned remain on your work record, and you can always go back to work and earn any additional credits you need to get benefits.

This rule applies to both women and men. But it's particularly significant to a woman because she may prefer to stay home while she's raising children.

One thing to keep in mind, though, is that the amount of any monthly benefit payable on your record could be affected by years of no earnings. The amount of your benefit—and your family's benefits—is based on your covered earnings over a period of years. If several years of no earnings (or low earnings) have to be counted, then your benefit may be lower than it would be if you worked throughout your life.

### **When you retire**

You can retire as early as age 62, but your benefit will be permanently reduced to take account of the longer period of time that you will receive checks.

If you wait until 65 to retire, you get full retirement benefits. (Starting in 2000, the age at which full benefits are payable will be increased in steps until it reaches 66 in 2009 and 67 in 2027.)

If you're married, you can receive retirement payments either on your own record or on your husband's. By the same token, your husband can get retirement benefits at 62 or older either on his record or on yours. But, whenever a person is eligible for benefits on more than one work record, the benefit payable is equal to the larger amount. (The same rule applies to children who are eligible for benefits when their parents retire.)

Of course, if you've worked all your adult life and had high earnings, it's likely that your own benefit will be higher than a wife's benefit. On the other hand, if you stopped working for several years or had low earnings, the wife's payment may be higher. At 65, a wife receives 50 percent of what her husband is entitled to at 65. When you apply for retirement benefits, the people in the Social Security office can tell you whether you will get a higher payment on your own record or on your husband's.

A wife who has earned her own Social Security credits also has certain options at retirement. For example, suppose your husband continues to work past 65 and earns too much to get benefits. Or suppose he's younger than you. You can go ahead and retire on your own record. Then, when he retires, you can take wife's payments if they would be higher.

Or, regardless of your husband's age, you can take reduced benefits on your wage record before 65. But remember, your payment will always be reduced—even if you take reduced benefits on your own record and then take wife's benefits when your husband retires.

The same benefit rules and options apply to a husband who's eligible for retirement payments on both his own and his wife's work record.

If your husband is under 62 when you retire, he may qualify for payments on your work record if he is caring for a child who is under 16 or disabled and entitled to benefits.

Finally, there's Medicare. If you are entitled to monthly Social Security benefits—either on your own record or on your husband's—you will have Medicare hospital insurance protection automatically at 65. If you're not entitled to benefits, you must have worked long enough under Social Security or in covered Federal employment to have hospital insurance without paying a monthly premium.

To get Medicare medical insurance, you enroll for it and pay monthly premiums.

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### **What a wife should know**

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What about the woman who chooses to make her home and family her career?

She and her family have Social Security protection through her husband's work, and they can receive benefits when he retires, becomes disabled, or dies. Generally, the marriage must have lasted at least a year for dependents of a retired or disabled worker to get benefits. Survivors usually can get benefits if the marriage lasted at least 9 months.

This chapter explains the benefits payable to a wife. A working wife is entitled to the same benefits, but if she's working, she may be earning too much for benefits to be payable to her.

### **A wife**

Regardless of your age, you can receive payments when your husband becomes disabled or retires if you are caring for his child who is under 16 or disabled and entitled to benefits.

If you don't have a child in your care, you must be 62 or older to get benefits when your husband becomes disabled or retires.

If you receive retirement benefits before 65, the payment amount is reduced. If you wait until 65 to retire, you get the full wife's benefit, which is 50 percent of the amount your husband is entitled to at 65. (The age at which full retirement benefits are payable will increase in the future. See page 6.)

You and your husband will have Medicare hospital insurance at 65 if he is entitled to monthly benefits. You both can enroll for medical insurance. You will have Medicare at 65 even if your husband is younger than you and still working, provided he is at least 62 and will be entitled to benefits when he retires. You can file an application for hospital insurance a few months before you reach 65.

(While your husband is working, he earns credits toward Medicare protection for your family in the event any of you ever need dialysis treatment or a kidney transplant for permanent kidney failure. Also, if he becomes disabled and is entitled to benefits for 24 months, he would have Medicare protection.)

### **Widow with children**

You can get a widow's benefit at any age if you are caring for a child who is under 16 or disabled and entitled to benefits. Survivors benefits on your husband's record are so payable to unmarried children until age 18, or until age 19 if they are attending elementary or secondary school full time.

Your benefits will stop when you no longer have a child under 16 or disabled in your care. Usually, your benefits also will stop if you remarry. But, there are some exceptions to this rule (see page 10).

Benefits to your children will continue as long as they remain eligible for payments—regardless of whether you remarry.



### **Widow without children**

Even if you do not have dependent children when your husband dies, you can receive widow's benefits if you are 60 or older.

The amount of your monthly payment will depend on your age when you start getting benefits and the amount your deceased husband would have been entitled to or was receiving when he died.

Widow's benefits range from 71½ percent of the deceased husband's benefit amount if they begin at age 60 to 100 percent if they begin at 65. So, if you start receiving benefits at 65, you'll get 100 percent of the amount your husband would be receiving if he were still alive. (Starting in 2000, the age at which the 100 percent widow's benefit is payable will be increased in steps until it reaches 66 in 2011 and 67 in 2029.)

If you're disabled, you can get widow's benefits as early as age 50. A disabled widow's payment is 71½ percent of the deceased husband's benefit amount.

Some points to remember: If you are entitled to retirement benefits on your own work record, you can take reduced retirement payments at 62 and then receive the full widow's benefit at 65. Or, you can take a widow's benefit at 62 and then get your full retirement payment at 65. The people in the Social Security office can tell you which would be to your advantage. If you receive reduced widow's benefits between 50 and 62, however, your own retirement payment at 65 would also be reduced.

### **Divorcee**

You can receive benefits when your ex-husband starts collecting retirement or disability payments if you are unmarried, are 62 or older, and were married to your ex-husband at least 10 years. Even if your ex-husband is not actually receiving benefits, you can get retirement payments at age 62 provided your ex-husband is eligible for benefits and you have been divorced for at least 2 years.

You may also get payments if your ex-husband dies, provided you are unmarried, are 60 or older (50, if you're disabled), and you were married to your ex-husband 10 years or more or you have children under 16 who are entitled to benefits on his record.

(Note: The same conditions apply to a divorced husband who's eligible for benefits on his ex-wife's Social Security record.)

### **Remarried widows and surviving divorced spouses**

Ordinarily, a widow or surviving divorced spouse loses her Social Security rights when she remarries. But benefits can continue without any reduction in the amount to a widow or surviving divorced spouse who remarries after age 60, or to a disabled widow or disabled surviving divorced spouse who remarries after age 50.

If your new husband gets Social Security checks, you can get a wife's benefit on his record if it would be larger than your widow's payment.

### **Medicare for widows**

You will be eligible for Medicare at 65 if your husband would have been entitled to monthly benefits or had worked long enough under Social Security before his death.

(Under certain conditions, you may be eligible for Medicare at 65 if your husband worked long enough in covered Federal employment before his death.) You should apply for Medicare about 3 months before you are 65.

If you are 50 or older and become disabled while getting checks because you have young children in your care, contact Social Security about eligibility for Medicare. Even though you haven't filed a claim for payments based on the disability (since you are already receiving payments as a mother), you could be eligible for Medicare protection if you have been disabled for 24 months or longer.

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## What every woman should know

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Now you know what Social Security means to you as a worker and as a wife. But there are other things you should know about Social Security, too.

### Public pension offset

If you get a pension based on work in public employment not covered by Social Security, any Social Security benefit payable to you as a wife or widow may be reduced. Or, if your husband receives a public pension, any Social Security benefit payable to him on your work record may be reduced.

The amount of the reduction in your Social Security benefit depends on when you become eligible for the public pension—not when you actually apply for it. If you are eligible for a public pension before July 1983, your Social Security spouse's benefit for months before December 1984 is reduced dollar-for-dollar by the amount of your public pension. Your benefit for December 1984 and later is reduced by two-thirds of your pension. If you are eligible for a public pension after June 1983, your Social Security spouse's benefit will be reduced by two-thirds of the amount of the public pension.

This offset does not apply to wives, husbands (age 62 or over), widows, widowers, divorced wives, or surviving divorced wives who were eligible for public pensions before December 1982 and who qualify for Social Security dependents or survivors benefits under the law in effect on January 1, 1977. It also does not apply to men and women who become eligible for public pensions in the period December 1982 through June 1983 and who are dependent on their spouse for at least half of their support.

The offset does not affect any Social Security benefit payable to a worker on his or her own Social Security record.

For more information, ask at any Social Security office for the leaflet, *Government Pension Offset—How it may affect you*.

### Household workers

In most jobs, Social Security taxes are taken from your pay automatically. But this may not be the case with household workers. Household workers include babysitters, maids, cooks, laundry workers, butlers, gardeners, chauffeurs, and people who do housecleaning or repair work—anyone employed in or around someone else's home.

If you are a household worker and you earn cash wages of \$50 or more (including cash transportation expenses) in a 3-month calendar quarter, your wages are covered under Social Security.

You should show your employer your Social Security card and tell her or him to deduct Social Security taxes from your wages. If you don't, you won't receive Social Security credit for your work. And if you don't have enough Social Security credits, you and your family won't be able to get monthly benefits on your wage record when you retire or if you become disabled or die. It's important that your earnings be reported even if you already have enough Social Security credits to be entitled to benefits. The amount of your benefit is based on your covered earnings over a period of years. If several years of no earnings have to be counted, then your benefit may be lower than it would be if all your earnings are reported.

If you employ a household worker, it's your job to see that wages you pay are properly reported. You must deduct Social Security taxes from the employee's wages and pay an equal amount as the employer. Or, you may pay the entire amount of Social Security taxes yourself. Send the taxes to the Internal Revenue Service with a report of total wages paid. The report form is available at any IRS office.

For more information about household employees, ask for a free copy of the leaflet, *Social Security and your household employee*, at any Social Security office.

### Husband-wife businesses

If you and your husband have a business together and expect to share in the profits and losses, you may be entitled to receive Social Security credits as a partner. This may be true even if you and your husband have no formal partnership agreement but you carry on the business as a partnership. To receive credit for your share of the income, you must file a separate Schedule SE, even if you and your husband file a joint income tax return.

### If you change your name

One important thing to remember about Social Security is to make sure your Social Security record shows your current name. This is particularly important if you are employed, because your employer reports your earnings under the name you give him or her.

Whenever you change the name you use in employment—whether because of marriage, divorce, or other reasons—you should report the change to Social Security. Otherwise, your earnings won't be properly recorded, and you may not receive all the Social Security credit due for your work.

Of course, if you choose to continue using your married name after marriage, as many women do today, you still have to report your marriage. Just be sure you use your maiden name consistently throughout your employment.

Even if you don't work, you should report any name change so that your record will show the correct name when you apply for benefits.

To report a name change, fill out an *Application for Social Security Number Card*. You will have to show proof of identity under both your old name and your new name. You can get the form at any Social Security office, and the people there can tell you what documents can be used as proof of identity.

### **For more information**

Any time you have questions or need information about Social Security or want to apply for benefits, just call one of our offices. The phone number is listed in your local telephone directory under "Social Security Administration" or "U.S. Government."